

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michele Rae Rouse
Debtor

Case No. 20-03497-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Aug 30, 2021

User: AutoDocke
Form ID: 309A

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2021:

Recip ID	Recipient Name and Address
db	+ Michele Rae Rouse, 29A Pinewood Circle, Hanover, PA 17331-9393
aty	+ Howard Gershman, Gershman Law Offices, PC, 610 York Road, Ste. 200, Jenkintown, PA 19046-2867
aty	+ Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	++ STEVEN M CARR, 119 EAST MARKET STREET, YORK PA 17401-1221 address filed with court:, Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401
5378729	ARS, P O Box 630806, Cincinnati, OH 45263-0806
5378727	+ Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
5378728	Arcadia Recovery Bureau, P O Box 70256, Philadelphia, PA 19176-0256
5378730	+ Commercial Acceptance, 2 W. Main Street, Camp Hill, PA 17011-6326
5378731	Computer Credit, Inc., P O Box 5238, Winston Salem, NC 27113-5238
5378732	+ Dale Rouse, Helping Up Mission, 1029 East Baltimore Street, Baltimore, MD 21202-4705
5385914	Emergency Physician Associate of PA, PO Box 1123, Minneapolis, MN 55440-1123
5378734	HRRG, P O Box 5406, Cincinnati, OH 45273-7942
5378737	+ NAMDAR Realty Group, 150 Great Neck Road, Suite 104, Great Neck, NY 11021-3309
5378739	Penn Credit, P O Box 69703, Harrisburg, PA 17106-9703
5378742	UPMC Pinnacle, P O Box 826813, Philadelphia, PA 19182-6813
5378741	UPMC Pinnacle, P O Box 829901, Philadelphia, PA 19182-9901
5378743	+ Wells Fargo Dealer Services, P O Box 10709, Raleigh, NC 27605-0709

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kcrider@larrywwolf.com	Aug 30 2021 18:41:00	Larry W. Wolf, 215 Broadway, Hanover, PA 17331
tr	EDI: BSMCARR	Aug 30 2021 22:43:00	Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street, York, PA 17401
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Aug 30 2021 18:41:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5382066	EDI: FORD.COM	Aug 30 2021 22:43:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5378733	+ EDI: FORD.COM	Aug 30 2021 22:43:00	Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000
5422723	EDI: IRS.COM	Aug 30 2021 22:43:00	Internal Revenue Service, ATTN: Centralized Insolvency Oper., P O Box 7346, Philadelphia, Pa 19101-7346
5389992	Email/PDF: resurgentbknotifications@resurgent.com	Aug 30 2021 18:40:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5378735	Email/Text: camanagement@mtb.com	Aug 30 2021 18:41:00	M & T Bank, P O Box 62182, Baltimore, MD 21264-2182
5378736	Email/Text: camanagement@mtb.com		

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5386198	Email/Text: camanagement@mtb.com	Aug 30 2021 18:41:00	M & T Bank, P O Box 900, Millsboro, DE 19966
5378738	+ Email/Text: Bankruptcies@nragroup.com	Aug 30 2021 18:41:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5380604	EDI: PENNDEPTREV	Aug 30 2021 18:42:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5380604	Email/Text: RVSVBICNOTICE1@state.pa.us	Aug 30 2021 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5378740	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 30 2021 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5422724	Email/Text: kcm@yatb.com	Aug 30 2021 18:42:00	RMP LLC, 6955 Hilldale Court, Indianapolis, IN 46250-2054
		Aug 30 2021 18:41:00	York Adams Tax Bureau, 1405 Duke Street, P O Box 15627, York, PA 17405-0156

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2021 at the address(es) listed below:

Name	Email Address
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
Larry W. Wolf	on behalf of Debtor 1 Michele Rae Rouse kcrider@larrywwolf.com kcrider@larrywwolf.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1:	Michele Rae Rouse	Social Security number or ITIN: xxx-xx-4184
	First Name Middle Name Last Name	EIN: 20-8079509
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter: 13 12/9/20
Case number:	1:20-bk-03497-HWV	Date case converted to chapter: 7 8/30/21

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michele Rae Rouse	
2. All other names used in the last 8 years	dba Quality Safety Services LLC, fka Michele Lofgren	
3. Address	29A Pinewood Circle Hanover, PA 17331	
4. Debtor's attorney Name and address	Larry W. Wolf 215 Broadway Hanover, PA 17331	Contact phone 717 632-0067 Email: kcrider@larrywwolf.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: stevecarr8@comcast.net

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 8/30/21
7. Meeting of creditors	October 6, 2021 at 01:00 PM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 12/5/21
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Please do not file a proof of claim unless you receive a notice to do so.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	